

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Althea V. Hankins, MD
DebtorCase No. 08-14987-amc
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John
Form ID: 3180WPage 1 of 2
Total Noticed: 12

Date Rcvd: Jul 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2017.

db +Althea V. Hankins, MD, 5801 Germantown Avenue, Philadelphia, PA 19144-2138
 11449892 +Grace Rubinstein, c/o Pamela Sanders, 5201 Pringle Lane, Soquel, CA 95073-2551
 11449895 +Hotwire, PO Box 298, Wynnewood, PA 19096-0298
 11449896 +Presidential City Management, 3900 City Avenue, Philadelphia, PA 19131-2912
 11541619 +U.S. Bank National Association, As Trustee, As Successor in Interest to,
 Wachovia Bank, N.A., As Trustee, 4 Penn Center, Suite 910, Philadelphia, PA 19103-2818

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jul 27 2017 01:33:58 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 27 2017 01:33:57 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13064627 E-mail/Text: bankruptcy@phila.gov Jul 27 2017 01:33:59 City of Philadelphia Law Department,
 Tax Unit - Bankruptcy, Municipal Services Building, 1401 John F. Kennedy Blvd., 5th Floor,
 Philadelphia, PA 19102-1595
 11491437 +E-mail/Text: bankruptcy@phila.gov Jul 27 2017 01:33:58 City of Philadelphia,
 School District of Philadelphia, Law Department, One Parkway Building, 15th Floor,
 1515 Arch Street, Philadelphia, PA 19102-1501
 11500019 EDI: IRS.COM Jul 27 2017 01:18:00 Department of the Treasury - IRS,
 Internal Revenue Service, PO Box 21125, Philadelphia, PA 19114
 11476089 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 27 2017 01:33:23
 Pennsylvania Department Of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 11495199 EDI: AISTMBL.COM Jul 27 2017 01:18:00 T Mobile USA Inc, Attn: Bankruptcy Dept.,
 PO Box 53410, Bellevue, Wa 98015-3410

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 28, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Grace Rubinstein agornall@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 DAVID A. SCHOLL on behalf of Plaintiff Althea V. Hankins, MD judgescholl@gmail.com
 JAMES CHRISTOPHER VANDERMARK on behalf of Creditor CITY OF PHILADELPHIA
 vandermarkj@whiteandwilliams.com
 JANE C. SCHLEICHTER on behalf of Creditor U.S. Bank National Association, As Trustee, As Suc
 jschlechter@grblaw.com
 JENNIFER SONG on behalf of Plaintiff Althea V. Hankins, MD ecf@schollashodian.com
 JENNIFER SONG on behalf of Debtor Althea V. Hankins, MD ecf@schollashodian.com
 KATHLEEN K. RAUP on behalf of Creditor Internal Revenue Service
 kathleen.k.raup@irs.counsel.treas.gov
 KENNETH D. HENDERSON on behalf of Creditor PA Dept of Revenue RA-occbankruptcyl@state.pa.us,
 RA-occbankruptcy6@state.pa.us
 LESLIE E. PUIDA on behalf of Defendant Grace Rubinstein lpuidaesq@gmail.com
 LESLIE E. PUIDA on behalf of Creditor Grace Rubinstein lpuidaesq@gmail.com
 MEGAN N. HARPER on behalf of Creditor CITY OF PHILADELPHIA megan.harper@phila.gov,
 james.feighan@phila.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

NANCY D. WASSER on behalf of Creditor Post Presidential Property Owner LLC's
nancy.wasser@comcast.net
NICHOLAS J. LAMBERTI on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,
RA-occbankruptcy6@state.pa.us
PAUL JAY COHEN on behalf of Creditor BUILDING PHILADELPHIA, LP melissa@cohenwillwerth.com
ROGER V. ASHODIAN on behalf of Debtor Althea V. Hankins, MD ecf@schollashodian.com
ROGER V. ASHODIAN on behalf of Attorney Roger V. Ashodian ecf@schollashodian.com
ROGER V. ASHODIAN on behalf of Plaintiff Althea V. Hankins, MD ecf@schollashodian.com
THOMAS I. PULEO on behalf of Creditor Grace Rubinstein tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM H HALL, IV on behalf of Debtor Althea V. Hankins, MD ecf@schollashodian.com
YONATAN GELBLUM on behalf of Creditor Internal Revenue Service yonatan.gelblum@usdoj.gov,
eastern.taxcivil@usdoj.gov
YONATAN GELBLUM on behalf of Defendant UNITED STATES OF AMERICA yonatan.gelblum@usdoj.gov,
eastern.taxcivil@usdoj.gov

TOTAL: 23

Information to identify the case:

Debtor 1	<u>Althea V. Hankins, MD</u>	Social Security number or ITIN	xxx-xx-2495
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 08-14987-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Althea V. Hankins, MD

7/26/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.